

Certificate Number: 03621-NJ-DE-037401888

Bankruptcy Case Number: 23-11162



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 3, 2023, at 8:46 o'clock PM EDT, Ian P Duffield completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 4, 2023 By: /s/Lashonda Collins

Name: Lashonda Collins

Title: Credit Counselor